

United States Bankruptcy Court
Western District of Arkansas

In re:
LaWanda Latrease Harper
Debtor

Case No. 24-70336-rdt
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0861-1

User: admin

Page 1 of 3

Date Rcvd: Mar 01, 2024

Form ID: 309I

Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 03, 2024:

Recip ID	Recipient Name and Address
db	+ LaWanda Latrease Harper, 5506 Oakwood Dr., El Dorado, AR 71730-8525
5319150	12 Celtic Bank, Attn: Bankruptcy, PO Box 1216, Chesapeake, VA 23327-1216
5319151	12 First Electronic Bank, Attn: Bankruptcy, PO Box 1216, Chesapeake, VA 23327-1216
5319157	Capital One Bank USA N.A., Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502-4952
5319164	Credit One Bank N.A., Attn: Bankruptcy, PO Box 939069, San Diego, CA 92193-9069
5319174	Tempoe LLC, Attn: Bankruptcy, 55 Monette Pkwy, Ste 100, Smithfield, VA 23430-2577
5319179	WEBBANK, Attn: Bankruptcy, PO Box 939069, San Diego, CA 92193-9069

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: hsecf@dickersonlawfirm.com	Mar 01 2024 22:03:00	Matthew Dean Black, Dickerson Law Firm, P.A., PO Box 6400, Hot Springs, AR 71902
tr	Email/Text: NOTICING@ARK13.COM	Mar 01 2024 22:03:00	Jack W. Gooding, Chapter 13 Standing Trustee, Line 1: 877-988-6627 code3840362, Line 2: 877-921-0644 code4852474, P.O. Box 8202, Little Rock, AR 72221-8202
ust	+ Email/Text: USTPRegion13.LR.ECF@usdoj.gov	Mar 01 2024 22:03:00	U.S. Trustee (ust), Office of U.S. Trustee, 200 W Capitol, Ste. 1200, Little Rock, AR 72201-3618
5319149	Email/Text: caineweiner@ebn.phinsolutions.com	Mar 01 2024 22:03:00	06 Progressive, Attn: Bankruptcy, 5805 Sepulveda Blvd, Fl 4, Sherman Oaks, CA 91411-2532
5319152	Email/Text: bankruptcy@acacceptance.com	Mar 01 2024 22:03:00	American Credit Accept, Attn: Bankruptcy, 961 E Main St, Fl 2, Spartanburg, SC 29302-2185
5319153	+ Email/Text: bankruptcy@acacceptance.com	Mar 01 2024 22:03:00	American Credit Accept, 961 E Main St, Spartanburg, SC 29302-2149
5319154	Email/Text: caineweiner@ebn.phinsolutions.com	Mar 01 2024 22:03:00	Caine Weiner, PO Box 55848, Sherman Oaks, CA 91413-0848
5319155	EDI: CAPITALONE.COM	Mar 02 2024 02:54:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
5319156	EDI: CAPITALONE.COM	Mar 02 2024 02:54:00	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
5319157	^ MEBN	Mar 01 2024 21:54:20	Capital One Bank USA N.A., Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502-4952
5319158	^ MEBN	Mar 01 2024 21:54:39	Chime/Stride Bank NA, Attn: Bankruptcy, PO Box 417, San Francisco, CA 94104-0417
5319159	^ MEBN		

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		Mar 01 2024 21:54:39	Chime/Stride Bank NA, PO Box 417, San Francisco, CA 94104-0417
5319160	Email/Text: bankruptcy@car-mart.com	Mar 01 2024 22:03:00	Colonial Auto Finance/, Attn: Bankruptcy, 1805 N 2nd St, Ste 401, Rogers, AR 72756-2423
5319162	Email/Text: ebnnotifications@creditacceptance.com	Mar 01 2024 22:03:00	Credit Acceptance Corp, Attn: Bankruptcy, 25505 W 12 Mile Rd, Ste 3000, Southfield, MI 48034-8331
5319163	Email/Text: ebnnotifications@creditacceptance.com	Mar 01 2024 22:03:00	Credit Acceptance Corp, PO Box 5070, Southfield, MI 48086-5070
5319165	+ Email/Text: electronicbkydocs@nelnet.net	Mar 01 2024 22:03:00	Dept of Education/Neln, PO Box 82561, Lincoln, NE 68501-2561
5319166	+ EDI: AMINFOFP.COM	Mar 02 2024 02:54:00	First Premier Bank, 3820 N. Louise Ave, Sioux Falls, SD 57107-0145
5319167	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 01 2024 22:03:00	Midland Credit Managem, 320 E Big Beaver Rd, Troy, MI 48083-1271
5319168	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 01 2024 22:03:00	Midland Funding LLC, PO Box 939069, San Diego, CA 92193-9069
5319170	^ MEBN	Mar 01 2024 21:54:48	Paytomrw, 9920 Kinney Ave, Huntersville, NC 28078-2400
5319171	EDI: PRA.COM	Mar 02 2024 02:54:00	Portfolio Recov Assoc, 120 Corporate Blvd, Norfolk, VA 23502-4952
5319172	Email/Text: bankruptcy@springoakcapital.com	Mar 01 2024 22:03:00	Springoakcap, PO Box 1216, Chesapeake, VA 23327-1216
5319173	EDI: ARKDEPREV.COM	Mar 02 2024 02:53:00	State of Arkansas, ADF&A Legal Division, PO Box 1272, Rm 2380, Little Rock, AR 72203-1272
5319175	Email/Text: webadmin@vhlc.co	Mar 01 2024 22:04:00	Vance & Huffman LLC, 55 Monette Pkwy, Smithfield, VA 23430-2577
5319176	EDI: VERIZONCOMB.COM	Mar 02 2024 02:53:00	Verizon Wireless, Attn: Bankruptcy, 500 Technology Dr, Ste 599, Weldon Spring, MO 63304-2225

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5319169		Midland Funding LLC
5319178		Minneapolis, MN 55426
5319177		Verizon Wireless
5319161	##+	Colonial Auto Finance/, 802 SE Plaza Ave, Bentonville, AR 72712-7772

TOTAL: 3 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 1, 2024 at the address(es) listed below:

Name	Email Address
Jack W. Gooding	noticing@ark13.com
Matthew Dean Black	on behalf of Debtor LaWanda Latrease Harper hsecf@dickersonlawfirm.com black.matthewb123144@notify.bestcase.com
U.S. Trustee (ust)	USTPRegion13.LR.ECF@usdoj.gov Shari.Sherman@usdoj.gov;jackie.a.evatt@usdoj.gov;jill.p.eschbacher@usdoj.gov;mary.b.mansfield@usdoj.gov;kent.h.johnson@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1: <u>LaWanda Latrease Harper</u>			Social Security number or ITIN: xxx-xx-4717
First Name	Middle Name	Last Name	EIN: --_-----
Debtor 2: _____			Social Security number or ITIN: _____
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court: Western District of Arkansas			Date case filed for chapter: 13 3/1/24
Case number: 1:24-bk-70336			
Judge: Richard D. Taylor			

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	LaWanda Latrease Harper	
2. All other names used in the last 8 years		
3. Address	5506 Oakwood Dr. El Dorado, AR 71730	
4. Debtor's attorney Name and address	Matthew Dean Black Dickerson Law Firm, P.A. PO Box 6400 Hot Springs, AR 71902	Contact phone 501-321-0808 Email: hsecl@ dickersonlawfirm.com
5. Bankruptcy trustee Name and address	Jack W. Gooding Chapter 13 Standing Trustee Line 1: 877-988-6627 code3840362 Line 2: 877-921-0644 code4852474 P.O. Box 8202 Little Rock, AR 72221-8202	Contact phone (501)537-4400
6. Bankruptcy clerk's office Documents in this case should be filed in ECF or at one of these addresses. You may inspect all records filed in this case at this office or online at pacer.uscourts.gov .	300 W. 2nd Street Little Rock, AR 72201 OR 35 E. Mountain St. Rm 316 Fayetteville, AR 72701	Hours open 8:00 a.m. – 5:00 p.m. Contact phone: 501-918-5500 or 479-582-9800 Date: 3/1/24

For more information, see page 2

Debtor **LaWanda Latrease Harper**

Case number 1:24-bk-70336

7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

April 5, 2024 at 09:30 AM

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Location:

341a Telephonic Meeting, use Teleconf number Line 1, shown in trustee's address above.

***** Valid photo identification and proof of social security number required *****

8. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

Deadline to file a complaint to challenge dischargeability of certain debts:

Filing deadline: 6/4/24

You must file:

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

Deadline for all creditors to file a proof of claim (except governmental units):

Filing deadline: 5/10/24

** Effective December 1, 2017, for holder(s) of a claim secured by a security interest in the debtor's principal residence, please reference Bankruptcy Rule 3002(c)(7) regarding filing deadlines for attachments filed as a supplement to the holder's claim.

Deadline for governmental units to file a proof of claim:

Filing deadline: 8/28/24

Deadlines for filing proof of claim:

A proof of claim is a signed statement describing a creditor's claim. A proof of claim can be filed on-line at www.arb.uscourts.gov or obtained at www.uscourts.gov or any bankruptcy clerk's office and filed at either address listed in #6 above. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors or within 30 days after any amendment to the list or supplemental schedules is filed, whichever is later. ****

Deadline to object to exemptions in cases converted to Chapter 7:

******Filing deadline:** See Bankruptcy Rule 1019(2)(B).

9. Filing of plan

A copy of the Chapter 13 Plan may be viewed online at pacer.uscourts.gov or at the bankruptcy clerk's office or you may contact your attorney for additional information.

10. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

11. Filing a chapter 13 bankruptcy case

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. Objections to confirmation must be filed with the Court and served on the Trustee and Debtor on or before the fourteenth (14th) day after the meeting of creditors is concluded. If no objection is timely filed, the plan will be confirmed pursuant to Federal Rule of Bankruptcy Procedure 3015. If objections are timely filed, a hearing on confirmation will be set by subsequent notice. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at pacer.uscourts.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

13. Discharge of debts

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.

14. Intent to abandon property

The trustee may give notice at the meeting of creditors of his/her intent to abandon property unless objections are filed within 15 days.